

Information to identify the case:

Debtor 1	Joseph C. Amato	Social Security number or ITIN xxx-xx-5333
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-21980-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph C. Amato

9/9/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph C. Amato
Debtor

Case No. 19-21980-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Sep 09, 2024

User: admin
Form ID: 3180W

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Total Noticed: 82

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2024:

Recip ID	Recipient Name and Address
db	Joseph C. Amato, 215 Hobart Drive, Laurel Springs, NJ 08021-4938
518304271	Advanced Dermatology, PC, 570 Egg Harbor Road, Ste C-1, Sewell, NJ 08080-2359
518304272	Advocare Garden State Pediatric &, Adolescent Medicine, 2133 NJ 33, Hamilton, NJ 08690
518304273	Advocare Lerch & Amato Pediatrics, 63 North Lakeview Drive, Suite 202, Gibbsboro, NJ 08026-1026
518304274	Advocare Neurology of SJ, PO Box 3001 d52, Voorhees, NJ 08043-0598
518304275	Advocare Pediatric Physicians, of Burlington County, 693 Main Street, Building D, PO Box 367, Lumberton, NJ 08048-0367
518304276	Amerihealth New Jersey, 259 Prospect Plains Road, Cranbury, NJ 08512-3706
518304277	Aqua New Jersey, Inc., 762 W Lancaster Avenue, Bryn Mawr, PA 19010-3489
518421260	CAMDEN COUNTY MUA, 1645 FERRY AVE., CAMDEN NJ 08104-1311
518304287	Children's Hospital of Philadelphia, PB Chop, 3401 Civic Center Boulevard, Philadelphia, PA 19104-4319
518304293	FCBS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
518304292	Faloni & Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
518304294	Flagstar Bank, FSB, as servicer, Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
518304299	Hampton Hospital, PO Box 7000, Rancocas, NJ 08073-7000
518304301	JPTP LLC, c/o Bernard J. O'Connor, Esquire, 189 N. Franklin Turnpike, Ramsey, NJ 07446-1628
518304302	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
518304304	Lourdes Emergency Room, Professional Service Fund, 200 Trenton Road, Browns Mills, NJ 08015-1705
518304306	Medemerge PA, PO Box 890, Green Brook, NJ 08812-0890
518304308	MetLife Home Loans, PO Box 8000, Johnstown, PA 15907-8000
518304310	Nelnet, PO Box 82581, Lincoln, NE 68501-2561
518342404	Nelnet on behalf of NJHESAA, NJ Higher Ed Student Assist Authority, 4 Quakerbridge Plaza, PO Box 548, Trenton, NJ 08625-0548
518304317	RJM Acquisitions, LLC, 575 Underhill Blvd Ste 224, Syosset, NY 11791-3416
518304314	Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
518304316	Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
518304318	Robin Miller, Estate of Robert Gennett, Capehart & Scatchard PA, PO Box 5016, 8000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1549
518304319	Security Credit Services, LLC, 2653 W Oxford Loop Ste 108, Oxford, MS 38655-2929
518304323	Southwest Credit Systems, LP, 4210 International Pkwy, Suite 1100, Carrollton, TX 75007-1912
518304325	TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:, Tempoe, LLC, 1750 Elm Street, #1200, Manchester, NH 03104
518304326	Township of Gloucester, 1261 Chews Landing-Clementon Rd, PO Box 8, Blackwood, NJ 08012-0008
518304329	Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 09 2024 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 09 2024 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518377405	EDI: ATLASACQU	Sep 10 2024 00:20:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste.

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518304278	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Sep 09 2024 20:33:00	442, Teaneck, NJ 07666 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
518304279	Email/Text: bankruptcy@pepcoholdings.com	Sep 09 2024 20:33:00	Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
518304280	Email/Text: bankruptcydpt@mcmcg.com	Sep 09 2024 20:33:00	Atlantic Credit & Finance, PO Box 13386, Roanoke, VA 24033-3386
518304281	+ EDI: BANKAMER	Sep 10 2024 00:20:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
518304282	Email/Text: caineweiner@ebn.phinsolutions.com	Sep 09 2024 20:33:35	Caine & Weiner, 5805 Sepulveda Boulevard, 4th Floor, Sherman Oaks, CA 91411
518314084	+ EDI: COMCASTCBLCENT	Sep 10 2024 00:20:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518304289	Email/Text: ebnnotifications@creditacceptance.com	Sep 09 2024 20:32:00	Credit Acceptance Corporation, Silver Triangle Building, 25505 West Twelve Mile Road, Southfield, MI 48034-8339
518304283	EDI: CAPITALONE.COM	Sep 10 2024 00:20:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518304284	EDI: TSYS2	Sep 10 2024 00:20:00	Card Services, PO Box 8802, Wilmington, DE 19899-8802
518304285	+ Email/Text: bankruptcy@cavps.com	Sep 09 2024 20:34:00	Cavalry SPV I, LLC, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
518304286	+ Email/Text: bankruptcy.notifications@fisglobal.com	Sep 09 2024 20:34:00	Chex Systems, Inc., ATTN: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
518304288	+ EDI: COMCASTCBLCENT	Sep 10 2024 00:20:00	Comcast, 1 Comcast Ctr, Philadelphia, PA 19103-2899
518304290	+ EDI: CCS.COM	Sep 10 2024 00:20:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518304291	Email/PDF: creditonebknotifications@resurgent.com	Sep 09 2024 20:48:09	Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
518423884	Email/Text: cashiering-administrationservices@flagstar.com	Sep 09 2024 20:34:00	FLAGSTAR BANK, FSB, 5151 CORPORATE DR, TROY, MI 48098-2639
518456497	Email/Text: cashiering-administrationservices@flagstar.com	Sep 09 2024 20:34:00	FLAGSTAR BANK, FSB, MAIL STOP S-142-3, 5151 CORPORATE DR., TROY, MI 48098-2639
518304295	EDI: AMINFOFP.COM	Sep 10 2024 00:20:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
518304296	Email/Text: cashiering-administrationservices@flagstar.com	Sep 09 2024 20:34:00	Flagstar Bank, E115-3, 5151 Corporate Drive, Troy, MI 48098-2639
518304297	Email/Text: bankruptcy@gbcollects.com	Sep 09 2024 20:33:00	GB Collects, LLC, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847
518304298	+ Email/Text: tlynch@gtmua.com	Sep 09 2024 20:34:00	Gloucester Township MUA, PO Box 216, Glendora, NJ 08029-0216
518956966	+ Email/Text: tlynch@gtmua.com	Sep 09 2024 20:34:00	Gloucester Township Municipal Utilities Authority, PO Box 216, Glendora NJ 08029-0216
518304300	EDI: LCIICSYSTEM	Sep 10 2024 00:20:00	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
518923550	Email/Text: legaldivision@kheaa.com	Sep 09 2024 20:33:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518923551	Email/Text: legaldivision@kheaa.com	Sep 09 2024 20:33:00	KHEAA, P.O. BOX 798, FRANKFORT KY

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518304303	Email/Text: govtaudits@labcorp.com	Sep 09 2024 20:33:00	40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518322344	Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2024 20:48:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518304305	Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2024 20:47:43	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
518330917	Email/PDF: MerrickBKNNotifications@Resurgent.com	Sep 09 2024 20:48:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518304307	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Sep 09 2024 20:59:28	Merrick Bank, PO Box 9211, Old Bethpage, NY 11804-9011
518714091	+ EDI: AISMIDFIRST	Sep 10 2024 00:20:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518714090	+ EDI: AISMIDFIRST	Sep 10 2024 00:20:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518304309	Email/Text: bankruptcydpt@mcmcg.com	Sep 09 2024 20:33:00	Midland Funding, LLC, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
518304311	EDI: PRA.COM	Sep 10 2024 00:20:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518421308	EDI: PRA.COM	Sep 10 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518426328	EDI: PRA.COM	Sep 10 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518377187	+ EDI: JEFFERSONCAP.COM	Sep 10 2024 00:20:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518304312	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Sep 09 2024 20:33:00	Progressive Insurance Company, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182
518304313	Email/Text: BankruptcyMail@questdiagnostics.com	Sep 09 2024 20:34:00	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
518304315	Email/Text: clientservices@remexinc.com	Sep 09 2024 20:33:00	Remex, Inc., 307 Wall St, Princeton, NJ 08540-1515
518304320	Email/Text: legalservices12@snaponcredit.com	Sep 09 2024 20:33:00	Snap-On Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
518428154	+ Email/Text: bncmail@w-legal.com	Sep 09 2024 20:33:00	Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518304321	Email/Text: bankruptcynotice@sjindustries.com	Sep 09 2024 20:33:00	South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
518304322	^ MEBN	Sep 09 2024 20:31:31	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
518304324	EDI: SYNC	Sep 10 2024 00:20:00	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518305220	^ MEBN	Sep 09 2024 20:34:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518304327	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Sep 09 2024 20:48:32	US Dept of Housing & Urban Development, 451 7th Street SW, Washington, DC 20410-0002
518401380	+ EDI: AIS.COM	Sep 10 2024 00:20:00	Verizon, by American InfoSource as agent, 4515

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518304328

+ EDI: VERIZONCOMB.COM

Sep 10 2024 00:20:00

N Santa Fe Ave, Oklahoma City, OK 73118-7901

Verizon, 500 Technology Drive, Suite 550,
Weldon Spring, MO 63304-2225

518304330

+ EDI: WFFC2

Sep 10 2024 00:20:00

Wells Fargo Bank, N.A., ATTN: Bankruptcy
Department, MAC# D3347-014, 3476 Stateview
Boulevard, Fort Mill, SC 29715-7203

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518379937	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court: Atlas Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor FLAGSTAR BANK FSB, as servicer for PINGORA LOAN SERVICING, LLC bankruptcy@fskslaw.com
Rex J. Roldan	on behalf of Debtor Joseph C. Amato roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 7